

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2013

| Rs. in Thousands | | |
|---------------------------------------|---|---|
| | <i>For the year ended Mar 31,2013</i> | <i>For the year ended Mar 31,2012</i> |
| I. INCOME | Rs. | Rs. |
| Interest Earned | 260612 | 167550 |
| Other Income | 27649 | 19029 |
| Total | 288261 | 186579 |
| II. EXPENDITURE | | |
| Interest Expended | 176375 | 112873 |
| Operating Expenses | 46743 | 39620 |
| Provisions and Contingencies | 4805 | 4306 |
| Total | 227923 | 156799 |
| III. PROFIT/LOSS | | |
| Net Profit Before Tax | 60338 | 29780 |
| Less: Tax | | |
| Deferred Tax | -37 | -571 |
| Current Tax | 19290 | 9733 |
| Prior Year Tax | 3 | 0 |
| Profit After Tax | 41082 | 20618 |
| Profit/loss brought forward | 20131 | 3637 |
| Total | 61213 | 24255 |
| IV. APPROPRIATIONS | | |
| Transfer to Statutory Reserves | 8217 | 4124 |
| Transfer to Other Reserves | NIL | NIL |
| Transfer to Govt./Proposed Dividend | NIL | NIL |
| Balance carried over to Balance Sheet | 52996 | 20131 |
| Total | 61213 | 24255 |

| CAPITAL AND LIABILITIES | As on Mar 31, 2013 | As on Mar 31, 2012 |
|---|---------------------------|---------------------------|
| CAPITAL | 10000 | 10000 |
| SHARE CAPITAL DEPOSIT | 125000 | 110000 |
| RESERVES AND SURPLUS | 66247 | 25165 |
| DEPOSITS | 2131385 | 1386559 |
| BORROWINGS | 1116172 | 615642 |
| OTHER LIABILITIES AND PROVISIONS | 34922 | 22244 |
| TOTAL | 3483726 | 2169610 |
| ASSETS | As on Mar 31, 2013 | As on Mar 31, 2012 |
| CASH AND BALANCES WITH RBI | 102434 | 73655 |
| BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE | 442078 | 64395 |
| INVESTMENTS | 424177 | 299383 |
| ADVANCES | 2377633 | 1663073 |
| FIXED ASSETS | 22620 | 20789 |
| OTHER ASSETS | 114784 | 48315 |
| TOTAL | 3483726 | 2169610 |
| CONTINGENT LIABILITIES | 3092 | 5895 |
| BILLS FOR COLLECTION | 1071 | 1430 |

